

Date: January 18, 2023
To: All PIN Debit Clients
Subject: PULSE Network Fee Changes
Product: PULSE
Action: Review/Action as needed

PULSE Network Fee Changes

Effective **April 1, 2023**, the following PULSE Network fees will be changing.

PULSE Network Participation Fee

The PULSE Network Participation Fee is increasing the Merchant Location Participation Fee assessed annually on the number of locations accepting PULSE transactions.

Fee Name	Current Fee per Location	New Fee per Location
PULSE Merchant Participation Fee	\$16.00	\$18.00

PULSE Limited Exempt Changes

PULSE is removing the CAP from the Limited Exempt interchange category.

Fee Description	MCC Category	Current Rate	New Rate 04/01/2023
PULSE Limited Exempt	Grocery/Supermarket MCC 5300 & 5411	1.15% + \$0.15 CAP \$0.35	1.15% + \$0.15 No CAP
	Petroleum MCC 5541 & 5542	1.15% + \$0.15 CAP \$0.95	1.15% + \$0.15 No CAP

Please contact Heartland with any questions.

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